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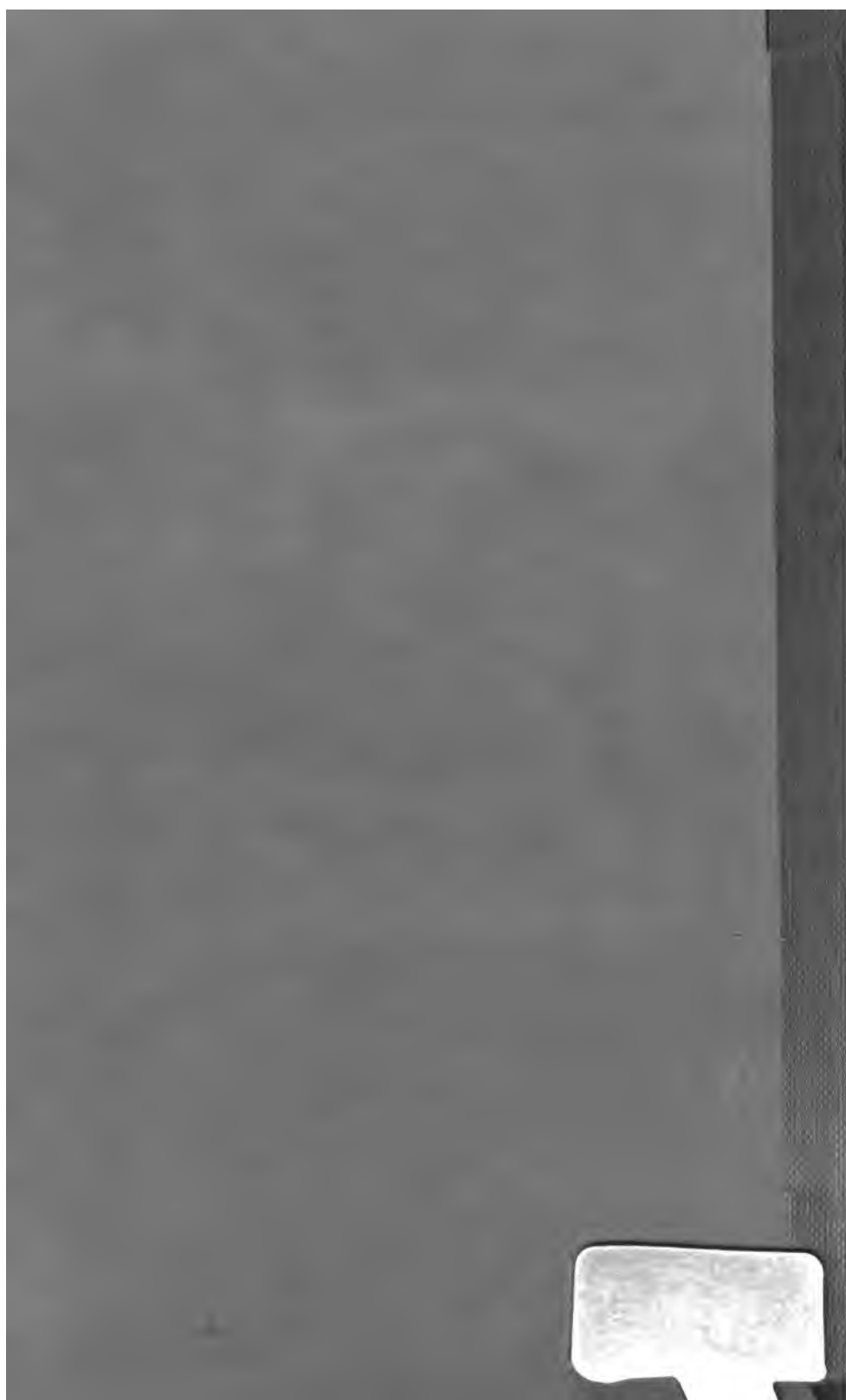
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With the Author's Compliments
THE MILLION ON THE RAIL;

**A FEW STATISTICS,
SHOWING THE
EXPEDIENCY OF ENCOURAGING THE THIRD-CLASS
PASSENGER TO TRAVEL.**

DEDICATED TO THE SHAREHOLDERS OF THE MIDLAND, LONDON AND NORTH-
WESTERN, AND GREAT NORTHERN RAILWAY COMPANIES.

BY

G. W. JONES,

AUTHOR OF "JONES'S PLAN OF UNIVERSAL PENNY RAILWAYS."

PRICE ONE SHILLING

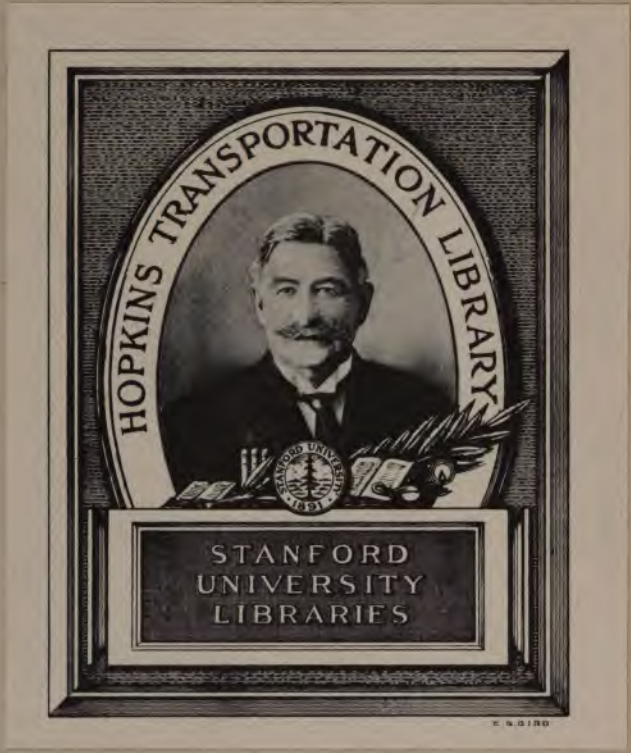
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THE MILLION ON THE RAIL.

IN 1869 I wrote a pamphlet, "Jones's Universal Penny Railways," in which I advocated the abolition of "a mile" on railways, that being a distance too insignificant to be charged for by rail, and paid for by any coin current in Great Britain; and to substitute "a stage," which should average about fifteen miles distance. In illustration, I took London to Holyhead, 264 miles, divided into eighteen stages. The fares chargeable to be—Third class, 1d. a stage; second class, 3d. a stage; and first class, 6d. a stage. In March, 1870, I read a paper at the Society of Arts' Institution (published in the Society's Journal, 4th March), advocating the plan propounded in my pamphlet. Upon that occasion many gentlemen interested in railroads honoured me with their presence, amongst others Mr. Allport, the manager of the Midland Railway, who expressed his opinion very candidly upon the subject. He said "he was the oldest railway manager in the United Kingdom, and perhaps few had tried more experiments with regard to passenger traffic, and he stated most unhesitatingly that, whether railways were in the hands of the Government, or of private individuals, if a system anything approaching that laid down by Mr. Jones were adopted, it would be utter ruin. It would be impossible for the company to work, or for the lines to accommodate the trains numerous enough to give anything like a sufficient return on the capital expended in this country for railways, which amounted to about 500 millions. Even if they could carry the number, the working expenses would be very great. They must have a certain

“ weight in the engines and carriages, and the rails
 “ were constantly wearing out.”

I little thought, and certainly Mr. Allport did not consider when he made this speech, that he was practically illustrating upon that great system of railroads which he manages, the utter fallacy of the assertion he was making. No one better than Mr. Allport knows how much more it costs to carry a first or second-class passenger than a third-class passenger. Mr. Steward, twenty years the secretary to the London and North Western Railway Company, in his evidence before Parliament, 15th March, 1866, said as follows:—

“ On the 12th and 13th of September, 1861,
 “ which I believe may be taken as a fair average,
 “ there were booked at Euston 4,482 passengers,
 “ and for the accommodation of those passengers
 “ there were sent away trains containing seats for
 “ 13,512 passengers.

14,822. “ (Sir R. Hill.) That is about three
 “ seats for every passenger?—Yes; that is what
 “ they do now without any compulsion.

14,823. “ Were their reserved seats intended for
 “ any expected access of traffic after the train left
 “ Euston?—No; it arose from the attempt to send
 “ through carriages to so many towns. Then with
 “ regard to the up traffic on those two days, 4,366½
 “ passengers arrived at Euston, and there was space
 “ provided in those trains for 13,333 passengers.

14,824. “ Was there anything peculiar in those
 “ days which rendered that an unusual proportion
 “ of passengers to seats?—No, that is a fair average.

14,825. “ . . . The number of people accommo-
 “ dated by putting on and taking off through ear-
 “ riages from those trains was 179, and to accom-
 “ modate those 179 persons there were additional
 “ seats for 1,274 put on. Now, granting it was an
 “ accommodation to the 179, it had the effect of
 “ inconveniencing the 4,000; I believe the attempt
 “ to further convenience a few people produces a

“ much larger amount of inconvenience to the many,
 “ and that we are doing too much in the direction
 “ of attempting to send through carriages.

14,832. “ Then it would appear as though you
 “ were of opinion that if the trains can be made
 “ proportionate to the number of passengers, so that
 “ there should be little or no waste of room, the
 “ cost of conveying passengers might be very
 “ largely reduced?—I think that the cost of con-
 “ veying passengers would be very largely reduced,
 “ and also the punctuality of the trains would be
 “ increased, if some mode of that kind could be
 “ adopted. For instance, you set off now with an
 “ unwieldy train consisting of twenty-five or thirty
 “ carriages, when ten or fifteen would suffice.

14,833. “ I suppose, in point of fact, that the
 “ cost of conveying empty carriages is nearly as
 “ great as the cost of conveying full carriages?
 “ —Very nearly.

14,834. “ And therefore the cost of running the
 “ trains of which you speak would not have been
 “ very materially enhanced had the number of
 “ passengers been three times as great as it really
 “ was?—Not much: of course if passengers have a
 “ quantity of luggage that makes a difference.

14,837. “ (Lord Stanley). In fact it comes to this,
 “ does it not, that a passenger who has taken a
 “ first-class place, unless there is a very unusual
 “ number of passengers, thinks himself aggrieved if
 “ he has only his own seat?—Yes; and then if he
 “ wishes to smoke he fees the porter to lock him up.

14,839. “ (Sir R. Hill.) But that waste would be
 “ avoided if the passengers were willing to leave
 “ the carriages on the main line, and step into
 “ carriages on the branch line?—Yes.

14,840. “ (Chairman.) Do you find an unwilling-
 “ ness on the part of passengers to changing car-
 “ riages?—Yes; the public have been spoilt, but I
 “ believe, if they really consulted their own interest

“with regard to punctuality, that they had better
 “submit to a little inconvenience at the junctions
 “than suffer the delay which necessarily arises from
 “the present system, first of all having their carriage
 “taken off and added to another train, and then
 “if they are in a heavy train of twenty-five or
 “twenty-six carriages it does not keep its time.” *

Now, after reviewing this evidence of Mr. Steward, and the speech of Mr. Allport himself, just quoted, I think Mr. Allport may fairly be considered to have overlooked the fact that, at the time he was speaking, one half of all the first and second-class passengers then riding in the Midland carriages were being conveyed at a *less charge* than that advocated in my pamphlet. But such was the fact, and I undertake to prove it; nay, more—I undertake to show that, last year (1873), three-fourths of all who travelled first and second-class in the Midland carriages were conveyed at a less charge than that which I have suggested in my pamphlet. It is true that the third-class passenger paid more—very much more—than I have suggested the first-class passenger should pay—from three times to four times more. He paid a penny a mile; but last year, on the Midland Railway, three-fourths of the first-class passengers were carried three miles for a penny, and three-fourths of the second-class at a farthing a mile, notwithstanding that, according to Mr. Steward's evidence, 13,500 seats are required to be provided for the accommodation of 4,500 first-class passengers. And, I am rejoiced to add, that the London and North-Western Company and the Great Northern Company are carrying a large proportion of their first and second-class passengers on the same terms; but they also exact the full parliamentary maximum of a penny a mile from the third-class passenger.

Now to the proof. In 1870, the Midland Company issued 1,098,000 first-class and 3,717,000 second-class tickets, together 4,815,000 tickets, at the

* Royal Commission, Minutes of Evidence, pp. 693.4.

ordinary fares. They also issued 7,115 periodical, or season tickets. Each season ticket holder was entitled to travel daily, as often as he pleased, over the portion of the line for which he paid—365 days in the year. But, not to exaggerate the statement, let us consider that each season ticket holder travelled, once only, forth and back, 300 times in the year; this would make 4,269,000 journeys for the season ticket holder, against 4,815,000 journeys by ordinary first and second-class tickets,—or nearly man for man. In 1873, the Midland Company issued 3,739,000 first and second-class tickets, and 15,743 season tickets, which, taken at the same rate, allowing only 300 journeys to each passenger, gives 9,446,000 journeys to the season ticket holder, or three to one. Next, as to the payment made by the season ticket holders. The charge for an annual season ticket between London and Luton, $30\frac{1}{2}$ miles, is, first-class £27 6s. 0d., second-class £18 18s. 0d. The passenger from Luton to London and back travels 61 miles, and the 300th part of £27 6s. 0d. is 1s. 10d.; three times 1s. 10d. is 66 pence; 1s. 10d. therefore, which the first-class passenger pays, is one-third of a penny a mile. The second-class passenger pays £18 18s. 0d. for the year, and the 300th part of £18 18s. 0d. is 1s. 3d.; 1s. 3d. for 61 miles is a farthing a mile. From London to Bedford, $47\frac{1}{4}$ miles, the proportion is the same. On the London and North-Western line, London to Tring, $31\frac{3}{4}$ miles, the proportion is the same. London to Rugby, $82\frac{1}{4}$ miles, the proportion is the same. On the Great Northern line, London to Cambridge $57\frac{3}{4}$ miles, the proportion is the same. London to Peterboro', $76\frac{1}{4}$ miles the proportion is the same. But the third-class passenger is not allowed a season ticket, nor even a return ticket, on either of these three railways. He is compelled to pay each way a penny a mile, and the relative charges, to third, first, and second-class passengers, therefore, are as follows, viz:—

		3rd Class.		1st Class.		2nd Class.	
Miles.	Midland Line.	Miles.	s. d.	s. d.	s. d.	s. d.	s. d.
30½	London to Luton and back ..	61	A 5 1	B 1 10	C 1 3		
47½	„ to Bedford and back.	95	.. 7 11	2 9	2 1		
London and North-Western Line.							
31½	London to Tring and back ..	63	.. 5 3	1 6	1 3		
83	„ to Rugby and back..	166	..13 10	3 5	2 11		
Great Northern Line.							
58	London to Cambridge & back	115	.. 9 8	2 5	2 0		
76	„ to Peterboro' & back	153	..12 8	3 5	2 7		
		54 5		15 4		12 1	

What, then, becomes of the instruction of the Queen, when she appointed the Railway Commission in 1866, on the following terms?—

“To provide for securing the safe, expeditious, “punctual, and cheap transit of passengers and “merchandise, upon the said railways, with as “near an approach as may be to *uniformity of “charge and equality of treatment for all persons “under similar circumstances.*”—*Report*, p. 6.

According to the fares suggested in my “Penny Railways” pamphlet, the charges would have been as follows:—

			1st Class.		2nd Class.		3rd Class.	
			s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
London to Luton and back, 4 stages			2	0	1	0	0	4
“ Bedford “ 6 “			3	0	1	6	0	6
“ Tring “ 4 “			2	0	1	0	0	4
“ Rugby “ 12 “			6	0	3	0	1	0
“ Cambridge “ 8 “			4	0	2	0	0	8
“ Peterboro' “ 11 “			5	6	2	9	0	11
Total “Penny Railway” fares . . .			22	6	11	3	3	9
Total received by the Companies }			15 4		12 1		£2 14 5	
—Season tickets and third-class }								

A The third-class passenger requires only one seat, and sometimes he stands for miles, without complaining, to avoid being left behind. He never grumbles if he is allowed to take his bundle with him.

B “Three seats are required for the accommodation of each first-class passenger”—and “the cost of conveying empty carriages “is, very nearly, as great as the cost of conveying full carriages.”—*Vide Mr. Steward's evidence.*

C The companies pay the Government tax on first and second-class fares; and their “quantity of luggage very often makes a difference.”—*Vide Mr. Steward's evidence.*

Mr. Allport, the manager of the Midland Railway, the oldest and most experienced of the railway managers, having done me the honour to attend the reading of my paper, and having expressed his opinion strongly against my scheme, I determined to gain what information I was able by carefully examining the line over which he ruled; and I found that whilst he was doing everything that appeared to be beneficial in promoting the carriage of coals and general merchandise over that great system of railways, producing a return of £2,606,000 from the goods traffic, he produced only £1,138,000 by his management of the passenger traffic. That, whilst he carried 8,010,000 tons of minerals, he carried only 17,520,000 passengers (exclusive of the season ticket holders). Millions of tons of coals at little over a farthing a mile;—No third-class passenger for less than a penny a mile. So, notwithstanding Mr. Allport's great experience and energy, I could not help thinking something had been overlooked. When taxed with charging high fares for passengers, Mr. Allport maintained the fares could not be reduced, because of the large cost of constructing the line; the line, he said, had cost upon an average £35,000 a mile, and consequently, the fares could not be lowered. The machine to make a pin costs a large sum of money, but the cost of the machine is forgotten in the charge for the pin. In like manner the railway costs much to construct, but that should be forgotten in the cost of running over it. If a pin were charged for with reference to the cost of the machine that made it, few persons would use pins; and because travelling is charged for in consideration of the cost of the railroad very few people, comparatively, travel on them. But, with a view to test this argument fully, I compared it with the Metropolitan line, which cost just thirty times as much per mile as the Midland (the Metropolitan cost a million a mile), and I found that the

ordinary charges on the Midland were far greater than those on the Metropolitan:—to wit; for nine miles on the Midland the fares were:—First-class, 1s. 6d.; second-class, 1s.; third-class, 9d.; on the Metropolitan, 8d., 6d., and 4d. Nineteen miles on the Midland, 3s. 6d., 2s. 6d., and 1s. 7d.; the same distance on the Metropolitan, 1s. 4d., 1s., and 8d., and the same proportion for longer distances. This argument of Mr. Allport's, therefore, is certainly fallacious. I looked further into the Midland system, and it appeared to me that, in point of population and circumstances for creating an immense passenger traffic, everything was in favour of the Midland compared with the Metropolitan; but these unmistakable advantages were wholly neglected.

As regards the Metropolitan Railway, it passes through great and populous districts, viz.:—

Kensington, containing 185,950 souls.		
Chelsea	„	63,439 „
Westminster	„	68,213 „
St. Marylebone	„	161,680 „
St. Pancras	„	198,788 „
Islington	„	155,341 „
Holborn	„	44,862 „
Clerkenwell	„	65,681 „
And the City	„	45,555 „

989,509

containing in the aggregate a million souls; but residents in the south, the east, and the north of London scarcely know, or care to know, that such a line exists. Many thousands in the districts named have never seen a carriage on the line. The railway is opposed tooth and nail, in every direction, by innumerable omnibuses, which, not only convey passengers with more convenience at a cheaper rate than the railway but actually compete with it in time; and westward and northward—that is in its own domain—it is met in competition by the South-Western, North London, and other

railways. Such are the position and circumstances of the Metropolitan Railway.

Compared with this, what are the position and circumstances of the Midland Railway for passenger traffic? I take for granted that a good understanding exists between the Midland and its neighbours in the North for the common good, and in May, 1870, I read a paper at the Social Science Institution (printed in the "Society of Arts Journal," May 27th), in which I pointed out five distinct omnibus runs, peculiarly calculated for passenger traffic at low fares:—towns at about two miles apart, and large towns from six to thirteen miles apart to form the "stage":—and the districts comprised in the five runs contain an aggregate of 2,866,000 souls. As an illustration I will give one of them, with the distance between the large towns or "stages." The district through which this omnibus run passes contains a population of 421,000 souls (the large towns alone contain 221,000 inhabitants) viz:—

From	Mile stage.	Towns intervening.	Inhabitants.
Skipton to Colne	11½	4	Colne contains 21,000
Colne to Burnley	5½	2	Burnley „ 43,000
Burnley to Todmorden	9	3	Todmorden „ 31,000
Todmorden to Halifax	13½	6	Halifax „ 36,000
Halifax to Bradford	8	5	Bradford „ 49,000
Bradford to Keighley	8½	4	Keighley „ 22,000
Keighley to Skipton	8½	3	Skipton „ 9,000

This run of sixty-four miles comprehends a population of 421,000 people, and over forty towns at less than two miles apart. The stage would be from large town to large town, to enable the village children to go to school there, the women to market the men to work, and all to innocent amusements for 1d. each way third-class, 3d. second-class, and 6d. first-class; and common sense tells us, if trains run every twenty minutes, or even every half-hour over such a line—no omnibus or other railroads to compete with—the passenger traffic would soon be

developed over it with immense profit to the company:—the education of the neighbourhood would be improved;—thrift would be encouraged;—the value of neighbouring property would be enhanced;—and many other benefits would result therefrom, besides an augmentation to the shareholders' dividend. And soon would be realized the picture which I ventured to foreshadow in my paper at the Social Science Institute, as follows:—

“We have now completed the tour of this circle in seven stages, and let us imagine for a moment that the system is in active operation—that we have just been round the circle C on a tour of observation. The third-class passenger who has accompanied us all the way will have paid 7d. for his journey of $64\frac{1}{2}$ miles; the second-class passenger, 1s. 9d.; the first-class passenger, 3s. 6d.—and a very cheap and pleasant ride it must have been. The pace, twenty miles an hour, was quick enough not to be tedious, and slow enough to allow the train to pass over the rails at the least possible cost to the company. The average of two miles distance between the stations allowed play to the engine, instead of pulling up at the top of its speed at every half mile, as on the Metropolitan Railway. The passengers were subjected to no inconvenience from sewers, gas pipes or foul air by the way, as it was predicted would be the case on the Metropolitan line. And how pleasant to see the nice tidy women with their baskets of fruit vegetables and eggs, going to the nearest market town to dispose of them; others returning with the bargains they had purchased at the market town we had just left; boys and girls also, on their way to school five or six miles distant, because the cost by rail was only a penny to the better school at Bradford than the village school at Lightcliffe; the mechanic, investing 3d. to carry him three stages off in quest of work, because in his line of business work had become slack in the town

where he resided; the labourer also acting in like manner so as to avoid applying to the parish for relief. Is it true that this is all a fancy? Are all the railways we have mentioned really made and in active operation? Are there engines and carriages standing idle, and not a single train running on the terms suggested? And did not the *Leeds Mercury* say 'This is a matter of the greatest importance to railway shareholders'? Surely this must be the experiment which the *Leeds Mercury* thought it would be worth while for the Midland Company to try. The traffic arrangements which are wanted for the general public convenience to produce profit to the shareholder; to develop the wealth of the country; to promote education; to reduce pauperism and relieve the poor-rates; to promote health and decency in the cities and large towns, and generally to promote the prosperity of the country, are such as I have just described. With such local trains established all over the country—which would soon be found to be the most profitable work a company could do—through trains (that most costly part of a railway company's expenditure) and excursion trains, the source of accidents and of doubtful profit to the companies—could for the most part be dispensed with. Those who could afford the luxury would provide themselves with special carriages, kept by the railway companies ready for hire, which would be detached from the train on the main line, and hooked on to the local train, so that their occupants could be saved the inconvenience of changing carriages; and the frequency with which the local trains would run over the local portion of the journey would prevent the occurrence of so much delay as would occasion material inconvenience."

It has not yet suited Mr. Allport's views to put the project thus suggested to him into operation; but he has adopted a course of his own, for which he deserves the respect of the public, and doubly the

praise of the shareholders in the noble undertaking of which he is the manager. He has increased the facilities and conveniences of the third-class passenger, which is equivalent to a certain amount of reduction in the third-class fares ;—and he is about to carry out a scheme regarding the first-class which, *if he carries it out with a liberal hand*, will result in advantages to the company similar to that which his concessions to the third-class passenger have produced. How great that advantage has been, not only to his own company, but to the two competing companies,—the London and North-Western and the Great Northern—may be approximately appreciated by a careful perusal of the following table, which, to render more easy of comparison, I have divided into two epochs—the first comprising the progress made in the four years, 1867 to 1870 inclusive ; and the second epoch, the three years, 1871, 1872 and 1873 ; during which last period the increased facilities to third-class passengers have been in operation :—

Table showing the Receipts from Passengers for the Year 1866, the increase or falling off in the following 4 years, and the total increase or reduction from 1866 to 1873.

MIDLAND.	Miles open.	1st Class.	2nd Class.	3rd Class.	Season Tickets.	Progress in 4 years and in 7 years.	Total Received from Passengers.
1866.	695	£ 163,330	£ 282,118	£ 385,435	£ 16,034		£846,917
1870.	972	22 p. cent.	24 p. cent.	44 p. cent.	98 p. cent.	Four Years, net Increase, 34 per cent.	£1,137,613
1873.	1,056	29 p. cent. £210,982	£189,436	155 p. cent. £983,356	191 p. cent. £46,738	Seven Years, net Increase, 68 per cent.	£1,430,512
London and North Western.							
1866.	1,319	£ 766,161	£ 841,636	£ 731,936	£ 45,306		£2,385,039
1870.	1,472	701,713	818,176	22 p. cent.	36 p. cent.	Four Years, net Increase, 4 per cent.	£2,477,521
1873.	1,594	754,547	558,981	128 p. cent. £1,668,951	81½ p. cent. £82,274	Seven Years, net Increase, 11½ per cent.	£3,064,753
Great Northern.							
1866.	458	£ 205,951	£ 287,701	£ 228,918	£ 17,462		£740,032
1870.	544	204,160	6 p. cent.	20 p. cent.	74 p. cent.	Four Years, net Increase, 10 per cent.	£813,757
1873.	584	9 p. cent. £225,205	£220,369	126½ p. cent. £518,962	165 p. cent. £46,204	Seven Years, net Increase, 36½ per cent.	£1,010,740

1

2

3

Here one is vividly reminded of the anecdote told in the report of the Royal Commission on railroads, issued in 1867. Speaking of the large profit obtainable by the railroad companies on carrying coals at three-eighths of a penny per ton per mile, —the extent of which the Commissioners show by the following statement:—

Receipts, 320 tons at $\frac{3}{4}$ d. per ton per mile		s.	d.
		10	0
Expenses, 320 at 23d. per double mile *		1	11
Profit.....		8	1

they afterwards relate the following fact:—

“It is worthy of remark that, in order to check the use of this line (the Stockton and Darlington Railway) for conveying coals for shipping, and to confine it to inland traffic, parties interested in rival ports contrived to insert a clause limiting the charge for the haulage of all coal to Stockton for shipping to one halfpenny per ton per mile, whereas the rate of 4d. per ton per mile was allowed for all coals transported for land sale. It was supposed by all parties that it would be impossible to carry coals at such a low rate without loss; but this rate not only turned out profitable, but formed ultimately the vital element in the success of the railway.”

In the table we have just examined it will be observed the Midland Company's receipts from first and second-class passengers combined fell off from 1866 to 1873 to the extent of £45,000. Many of these passengers, doubtless, had betaken themselves to season tickets, the receipts from which source increased in the same period over £30,000. But, laying all the blame of such diminished receipts to the increased facilities afforded to the third-class passengers, they made ample compensation by

*The double mile is the cost of carrying the loads and returning the trucks empty.

increasing the receipts from that source alone nearly £600,000, viz., from £385,000 to 983,000.

The astonishment of the London and North-Western Company, who, as well as the Great Northern, had been driven to follow in the wake of the Midland, must have been great to find the increase from third-class passengers on their line, which in four years, 1866 to 1870, had only increased 22 per cent., further increased in three years to 128 per cent., viz., from £732,000 to £1,669,000; net increase, £937,000!—call it a million—and the receipts from season tickets nearly doubled.

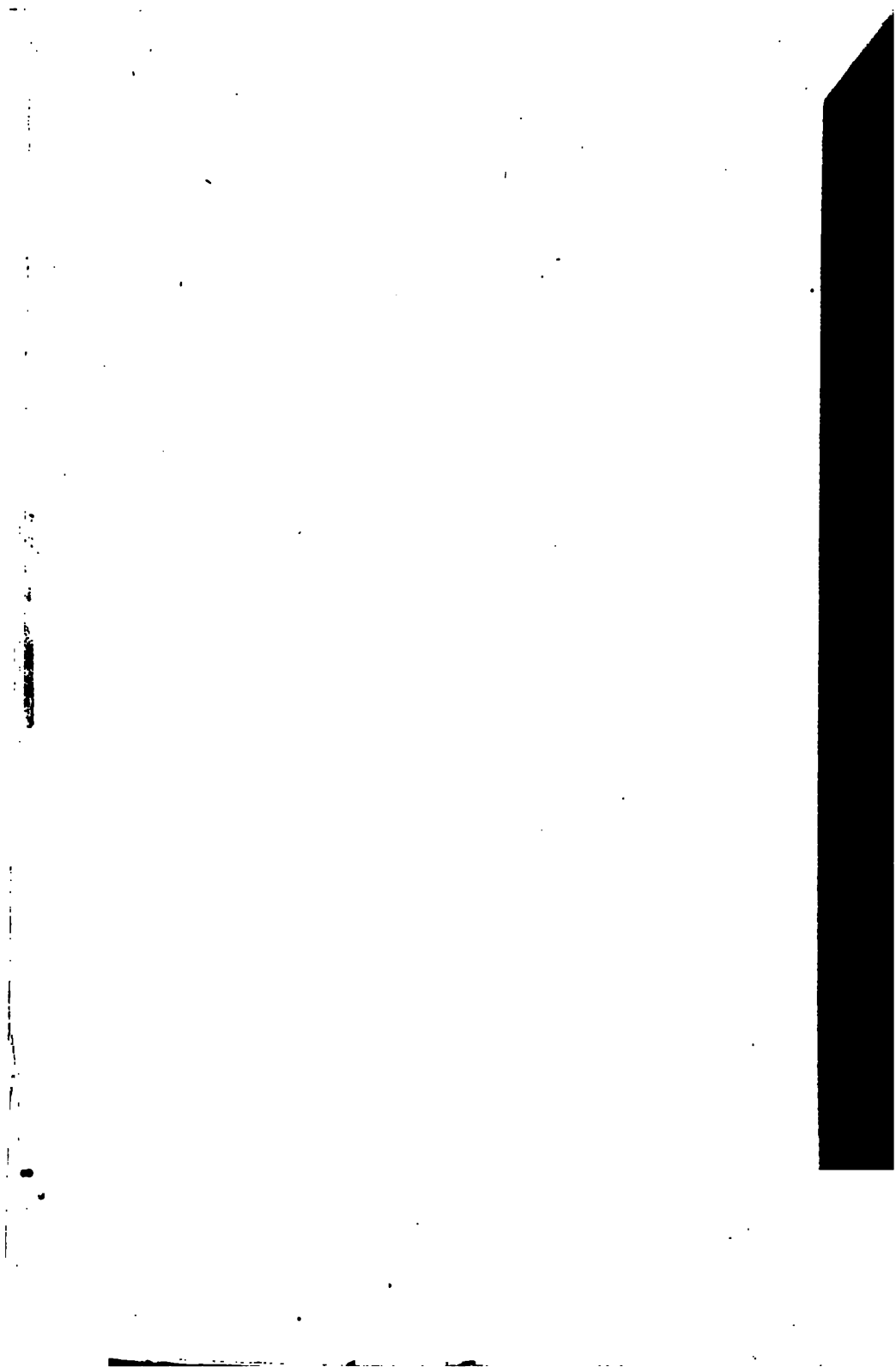
But, however great the surprise of the London and North-Western may have been, the astonishment of the Great Northern must have been equally great to find that, whilst in four years, 1866 to 1870, the third-class receipts increased only TWENTY per cent., in the next three years, they further increased to 126 per cent., or from £229,000 to £519,000; increase, £290,000! and the receipts from season tickets increased nearly £30,000 to make up for the deficiency in the second class.

By adding largely to the convenience of the third-class traveller, the Midland Company not only have added very greatly to the number who, under any circumstances, would travel *third*, but have drawn from the first-class traveller, and more largely from the second-class, to whom the difference of fare was a material object, and thereby partially emptied the carriages—never previously too copiously filled—which had been provided for the first and second-class riders. The good judgment, therefore, displayed by the Midland Company in turning the second-class carriages into first-class, and reducing the first-class fare to that which the second-class at present pays, can hardly be doubted by any reflecting mind. The effect must be to withdraw from the third-class all those who previously travelled first-class back to their own carriages again, as well as a large portion,

if not all, of those who were in the habit of riding second-class; and thus, in the third-class carriages, seats will be provided for the largely increasing third-class traveller without adding to the rolling stock of the company. But, before long, we may look for a very large reduction in the third-class fare, and the numbers who will *then* find *occasion or excuse* for travelling will be so great that the number of trains per day will have to be largely increased, and every train will have to be lengthened. We shall see the abolition of the season ticket system altogether, which is unprofitable to the company; and the substitution of books of 25, 50 and 100 return tickets—to *pass the bearer*—issued in their stead. And the use of the return ticket at fares and a half encouraged, by allowing the passenger to return any day within a week for any distance less than 100 miles, and any day within a fortnight beyond that distance; and these reforms adopted, instead of a million sterling increase *in seven years* to the North-Western Company, £600,000 to the Midland, and £300,000 to the Great Northern from the third-class passengers alone, and a falling off from the first and second-classes, it is not too much to anticipate that the first and third classes combined will yield to each of these three companies (the Midland, London and North-Western, and Great Northern Companies) an annual increase of half a million sterling for several years to come without materially increasing the expenses, and the dividend to the shareholders increased in proportion. That this will be the result is my prognostication; it is my firm belief, and, it is almost superfluous to add, it is my hearty desire.

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